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OLG



Terrorism probe called 'illogical'

HELD IN FRANCE

Play Smart

Supporters fear Ottawa prof will not be released after sixth order



A former Ottawa professor being investigated for terrorism in France has been ordered released from prison for a sixth time, because of insufficient evidence.

But, despite the April 24 order, his supporters in Ottawa are not convinced he will get out.

Hassan Diab, who was a professor at both the University of Ottawa and Carleton, was arrested in Canada in 2008 in connection with a 1980 Paris

synagogue bombing. He was extradited to France in 2014 but has not been charged.

On five previous occasions since May 2016, French judicial investigators had recommended that Diab be released. Each time, the prosecutor appealed the recommendation, and each time a presiding judge sided with the prosecutor. The fifth decision came three weeks ago.

The case against Diab is based

in part on a handwriting analysis that a Canadian judge called into question during extradition proceedings.

Roger Clark, a member of the Hassan Diab Support Committee, said there is also secret evidence against Diab that has not been disclosed in court.

"The evidence has continued to accumulate that Hassan is innocent and the evidence that was used to prepare to charge him ... has increasingly been shown to be either weak or nonexistent," Clark told Metro on Wednesday.

Donald Bayne, Diab's lawyer in Canada, said he couldn't predict whether his client would be released this time.

"The judge (in the extradition proceeding) called the evidence ... on which the whole extradition turned illogical, problematic," he said. "If that's not

unreliable then I don't know what is."

Bayne said the prosecutor's argument for appealing the previous release orders is based on the notion that Diab's release could cause public disorder.

"How could the release of an innocent man, that their own investigators are telling them is innocent, threaten to cause public disorder in France? It's mind-boggling."



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metroEXPLAINS

A NON-FAN'S GUIDE TO SENS PLAYOFF TALK

MATT LAFORGE METRO

The NHL playoffs can be a lonely and disorienting time for the nonhockey fan. You're suddenly expected to change your TV-viewing habits and your wardrobe in support of a cause you neither signed up for nor understand.

Worst of all, everyone insists on talking about the games, whether or not you're able to hold up your end of the conversation.

We get it and we're here to help.

Maybe you need to put a swift end to some spontaneous Sens-playoff chat at the water cooler. Or maybe you're considering jumping on the bandwagon and you need a few talking points to take on board with you.

Here are four ready-made lines that will help you get through this:

WHATYOU SAY:

"Honestly, I

think Karlsson

was daring the

Rangers to take

a shot at his

feet. He wants

them to."



WHATITMEANS:

Erik Karlsson, the Senators' superstar defenceman and one of the NHL's best overall players, recently revealed that he had played the first round, against Boston, despite multiple hairline fractures in his feet. That he withstood such pain is in itself notable, since he played exceptionally well in the Boston series; that he told everyone about it is almost unheard of. There's a universally observed convention in the NHL whereby teams and players don't divulge the specifics of injuries, lest opponents go out of their way to hurt players in the vulnerable areas. (If this sounds ruthless, bordering on savage, that's because it is.) What you imply via this line is that Karlsson made the disclosure so as to bait the Rangers into an approach i.e., targeting his feet — that he can turn into a tactical advantage.

WHATYOU SAY: WHATITMEANS:

"I think Andy will get the better of Hank. He's playing for Nicholle!"

WHAT YOU SAY:

"Ithink this series will decide who won the Mika trade."

The dramatis personae in this line is as follows: Andy is Sens star goalie Craig Anderson; Hank is the Rangers' conspicuously handsome Swedish goalie, Henrik Lundvquist; and Nicholle is Anderson's wife, who was diagnosed with cancer last fall. Craig spent long sections of the season away from the team so that he could be with Nicholle. The Andersons' story of bravery and perseverance has inspired and humbled everyone in the league all season; thus, what you are in effect saying with this line is that "Andy" will be so motivated and laden with good karma as to heroically outperform "Hank," who is the more accomplished of the two netminders.

WHATITMEANS:

This one is an advanced manoeuvre: it expands your frame of reference to the most recent offseason, when the Sens traded Mika Zibanejad, a young centre who never quite hit his potential in Ottawa, to the very Rangers team they're about to play, in exchange for Derek Brassard, a less young centre who has never quite lived up to his potential, either. Neither player had a great year with his new club, but both were conspicuously productive in the first round. Now, you're suggesting, we'll know for sure who got the better of the deal.

WHAT YOU SAY:

"Personally, I give them the edge on special teams. The PP's been underrated."

WHATITMEANS:

Special teams means the power play (i.e., playing against a penalized opponent) and penalty killing (i.e., playing while penalized); PP means power play. You're referring here to a dubious narrative that took hold in the hockey media during Round 1—that the Sens weren't scoring often enough on the power play. In fact, they scored on 21 per cent of their power play chances against Boston, an above-average rate. Meanwhile, the Rangers were at 6 per cent. The best-case scenario with this line is that you get challenged ("No way, the PP has been brutal!") because then you'll be able to throw around the hard data ("Well, actually...").



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A Morgentaler abortion clinic rally took place in Ottawa on Wednesday. TAMAR HARRIS/METRO

Protesters demand police enforce bylaw

ABORTION

Women often harassed when trying to access services



Supporters of the Morgentaler Clinic rallied Wednesday afternoon in support of further protection for the abortion facility.

Demonstrators chanted, "They say no choice, we say pro-choice!" and held signs saying 'No More Hate @ Morgentaler Clinic.' Some 300 people were in attendance.

Protesters want police to enforce a bylaw that requires demonstrators to remain across the street from the Bank Street abortion clinic and for the city to fund a "bubble zone" to keep protesters a legally designated distance from the clinic.

"When a woman chooses to access healthcare services, she must not be spat on," Coun. Catherine McKenney said at the rally. "She must not be yelled at. She must not be followed and intimidated. In short, she must not be assaulted or harassed. Abortion is legal. Harassment and intimidation and assault are not."

McKenney said that she and the mayor made a formal inquiry at city council Wednesday morning to see what options that 3

When a woman chooses to access healthcare services, she must not be spat on.

Coun. Catherine McKenney

are available, including possible bylaw changes.

She added that she "had an honest, frank discussion with the chair of the Police Services Board, who does agree that we need to do everything we can to protect women who are accessing services on Bank Street."

The protest began with a rally

at the Human Rights Monument with speakers, petition-signing and chants. Demonstrators then marched to the Ottawa Police Station.

"Our message is largely to the Ottawa police," organizer Sydney Holmes said. "That we need them to stand up for us as citizens and defend users and staff of the Morgentaler Clinic."

Pro-life protesters appeared at the rally, with police separating the two groups.

"This isn't really an issue of freedom of expression or morality or a difference in opinion," organizer Tamsin Fitzgerald said. "It's just an issue of a bylaw that's in place for a reason that's being violated consistently and essentially with impunity."

VANDALIS

'Glass came through in our prayer space'



Alex Abdelwahab Metro|Ottawa

Members of an Islamic community centre on Somerset Street are starting to feel afraid, after the centre was attacked for a third time in two weeks, early Tuesday morning.

"My wife yesterday afternoon got word of this as I was leaving to come here. She said 'That's it, Omar, you're not going back to the office,'" said Omar Mahfoudhi, the executive director.

Several congregants have also expressed their fear about what might happen, he added, and some of them are worried the attacks may escalate.

The Islam Care Centre has been targeted three times since April 12. Police say the same man committed two of the attacks: 27-year-old Shawn Le Guerrier.

According to police, Le Guerrier admitted to vandalizing the centre and an Ottawa mosque, on April 12, breaking a window at each. He was charged with mischief. Then early Tuesday morning, he allegedly came back and broke another window at the centre. A police officer also observed him uttering threats.

"The glass came through in our prayer space," Mahfoudhi said. "People were here praying at noon and were finding bits of glass, even though we tried as much as possible to vacuum everything and clear it up."

Le Guerrier now faces eight charges including criminal harassment and assaulting a police officer.

The centre was also the target of an arson attack on April 19. There is no indication that it is related to the other two incidents. In that case, someone piled debris against the back door and set it alight. A threatening letter was also slipped in the door. Police are still investigating.

Despite this, the centre is not going to let the attacks deter



Honestly, I'd really love the chance to sit down with this fellow ... and find out why?

Omar Mahfoudhi

them from continuing their work, Mahfoudhi said.

"We can't let people who want to be hurtful, want to be hateful or want to scare people, to stop good things happening."

He is still asking what the centre can do better, so people understand what they are about.

"Honestly, I'd really love the chance to just sit down with this fellow, or anyone who might have similar attitudes, and just find out why? What's got you riled up, what is it?"



Centre, is speaking out after the centre was targeted three times in two weeks. ALEX ABDELWAHAB/METRO

SEXUAL ASSAULT

StatsCan to publish 'unfounded' claims



Advocates for sexual assault survivors say publishing the number of claims that police deem baseless is a good first step, but more transparency is needed.

The government announced Wednesday that Statistics Canada would once again publicize the rate at which police forces classify sexual-assault claims as "unfounded." The agency used to post those numbers, but stopped

15 years ago over concerns about the accuracy of the data that police were providing.

According to StatsCan's definition, an "unfounded" case is one in which a police investigator does not believe that a crime occurred. Many sexual assault cases in Canada have been given the label

In addition to providing the numbers again, the agency has worked with police to make sure the data will be accurate.

Sunny Marriner, executive director of the Ottawa Rape Crisis Centre, said it's a good first step but more has to be done.

"'Unfounded' really is just the canary in the coal mine," she said.

Marriner said she will watch closely whether cases actually end up in charges. "That's going to be where we will see if there has been anything more than a clerical change."

Beyond unfounded rates, Marriner said, Canadians need information about how the entire justice system is operating in sexual assault cases.

"There is a real dearth of statistics for the entire process of what happens with a sexual assault complaint to the time of reporting right through the ultimate determination."

She said she's glad reporting on the issues has brought about change.

"It may not have been addressed if not for the current public conversation and I just want that conversation to continue."

Minister Navdeep Bains, who oversees Statistics Canada, said the change is an important way for the government to show it's taking the issue seriously. ILLEGAL DRUG

Fentanyl program gets an extension

Crime Stoppers has extended the life of a Fetanyl-specific reward program.

In March, the National Capital Area chapter of the organization began offering \$2,000 cash rewards for tips leading to Fentanyl seizures. The program was originally planned to last until the end of May, but will be extended until Aug. 31.

Illegal Fentanyl has become a major public health concern in the Ottawa area as well as across the country. In the past week alone, there have been 28 overdoses reported at the Ottawa Hospital.

Ottawa police remind the public to take pills only if they've been prescribed by a doctor or pharmacist.

Anyone with information can submit an anonymous tip to Crime Stoppers at 800-222-8477 (TIPS). METRO

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Canada **metr**NEWS Thursday, April 27, 2017

Crane rescue is high drama

TORONTO

Firefighters successfully bring woman down to safety

A woman who spent hours suspended high above a construction site after scaling a crane in downtown Toronto was rescued Wednesday morning by being strapped to a rappelling firefighter and lowered to the ground as dozens watched in suspense from below.

Cheers erupted from the crowd of onlookers as the pair's feet hit the ground around 8:30 a.m., bringing the dramatic, hours-long rescue operation to a safe conclusion.

The woman was then handcuffed and handed over to paramedics. Her name has not been released and police say she is facing six counts of mischief. Firefighters believe she climbed up the crane, crawled out on to the end of it, and slid down a cable to the large pulley device where she got stranded.

"It was hard enough for me to go up with ropes and harnesses and she free-climbed that," said Rob Wonfor, who rappelled down the towering machinery with her.

The woman had been perched on a gently swaying large pulley device called the block (just 15 centimetres by 60 centimetres) for at least four hours and was clinging to a steel cable when Wonfor reached her.

"It's an outstanding success," Toronto Fire Chief Matthew Pegg said of the operation. "We train for this, although we've never seen one like this before." THE CANADIAN PRESS



A race against the clock fix



Plans to replace wood with plastic in the town clock have caused a stir. FILE



A tender call for work on Halifax's iconic Citadel Hill town clock has ticked off the Heritage Trust of Nova Scotia.

At issue is the plan to replace the clock's existing wood columns and cornices with fibre reinforced plastic and its wooden windows with aluminum clad

windows.

"Basically these are materials that would not have been in the original structure and which will appear very cheap and fake," said Andrew Murphy of the Heritage Trust of Nova Scotia.

"The town clock would be in the top 20 or 30 iconic buildings in Canada and it's owned by the federal government. You would think that they would want to maintain it in an authentic fashion."

150 WAYS of looking at Canada

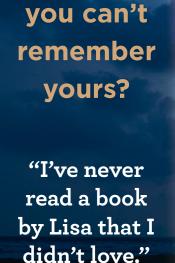
The group sent a letter to Parks Canada officials on Monday. They're requesting specifications for that portion of the project be reviewed and redefined before the contracts are awarded

The tender closes on May 4.

"The federal government is spending very, very many millions on the Parliament buildings at Parliament Hill. Nobody is suggesting there that they replace it with concrete and Mactac," Murphy said.



FOUND



What if

JOJO MOYES

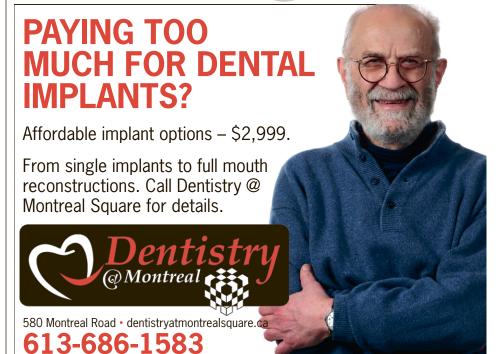


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Forts forged bond amid panic Marital bliss after the flames

FORT MCKAY

Community of 1,000 saw its population swell overnight



Alex Boyd Metro | Edmonton

Fort McKay First Nation is the sort of sleepy community where birds chirping and dogs barking are what pass for noise pollution — but as Loretta Boucher sat at her desk on a hot May afternoon last year, the town suddenly went "eerily" quiet, she says.

Not long after, the first truck rolled in.

On the day that turned towns all over the province into hosts, Fort McKay, north of Fort Mc-Murray, opened its doors wider than most — over one frantic afternoon, the town's population swelled to several times its original size.

The night of the Fort Mc-Murray fire, as many as 5,000 evacuees fleeing fire found refuge in the small commun-



Loretta Boucher, vice president of Sakasteew Transportation, jumped into action the night of the Fort Mac fire. JENNIFER FRIESEN/FOR METRO

ity down the road, population

Boucher, vice president of Sakasteew Transportation, jumped into action, and soon all the buses from her familyowned business were on the

road, shuttling people through town, to nearby camps, and out to the airport.

"It was extremely busy, there were people everywhere," she said. "It was tough. Lots of young families feeling lost,

with nothing."

Boucher said it strengthened the ties between the two neighbouring communities. The town opened the arena, the school and the town office, and there was barely a house not sheltering an evacuee.

Many of the town's new temporary residents told Boucher they didn't realize it existed, or if they did know it, they had never visited.

"I'm proud to be from Fort McKay," she said. "Not only did it show people who we are, but we really came together."

Maxine Willocks, owner of Fort McMurray café Chez Max, ended up in Fort McKay along with her husband and several staff after being unable to go south to Edmonton.

Before evacuating, Willocks had emptied her restaurant of supplies, and soon she and her cooks were handing out jerk chicken with rice and peas her signature dish — in Fort

"They were very welcoming, very warm," she said.

Since that day a year ago, Willocks has made several trips back to Fort McKay, including for several catering jobs. She also now has regular clients that visit the restaurant when they're in the city.

"It certainly connected us, because Fort McMurray is so separated," she said.

But a year later, the tiny town still feels the impact of fire.

Workers who lived in Fort McMurray never came back, Boucher said, because their houses burned, or they're still dealing with stress.

The town's small businesses, like the transportation company her family has run for 15 years, are also feeling the brunt of a down economy that has affected the region.

"I'm not saying that we're suffering," she said. "We're steady, but it's not a good steady like it was before the fire.

Still, she said she'll never forget how the community stepped up.

"We carry that honour of making it through the Beast, but everyone has been affected and we're at a loss for something right now," she said.

"I want it to be almost like a legend, something we can look back and tell our grandchildren about — yes, I was there. I want it to be something that inspires people."



Nearly a year after complete strangers put together a beautiful backyard wedding for Fort McMurray evacuees, Carlos and Carol Moran, the couple still can't believe the generosity of others in their time of need.

The couple was set to marry May 14, 2016 in Fort McMurray, but when the wildfire engulfed their Beacon Hill neighbourhood, damaging their home, the pair didn't think the wedding they'd planned would take place.

The Morans fled Fort Mac and headed to Edmonton — where, unbeknownst to them, locals who had heard the couple's story were planning an impromptu backyard celebration — complete with rings, a dress, flowers, a photographer and a cake — all planned out and organized by local wedding planner Wanda

"Married life has been a blessing," said Carlos.

Carol said they wanted to plan another wedding upon their return home, but said they knew they could never surpass the experience they'd been gifted in Edmonton. As their anniversary approaches, Carlos said they plan on reaching out or doing something special for all those who made their wedding a success.

A year after the fire, the couple is still living in a small apartment in Fort McMurray. Luckily, a few weeks ago they were able to lease a four-bedroom home for their extended family and their three dogs now have access to a



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metr

NEWS | World Thursday, April 27, 2017

Zellers



Protesters rally in San Francisco against President Donald Trump's administrative order to withhold funding from "sanctuary cities." THE ASSOCIATED PRESS

Judge blocks Trump aga

IMMIGRATION

President's words used to kill sanctuary cities order

For the third time in two months, a U.S. federal judge has knocked down an immigration order by President Donald Trump and used Trump's own language against him.

In a ruling on Tuesday, U.S. District Judge William Orrick quoted Trump to support his decision to block the president's order to withhold funding from "sanctuary cities" that do not co-operate with U.S. immigration officials.

Trump called the sanctuary cities order a "weapon" against communities that disagree with his preferred immigration policy, Orrick said. The judge also cited a February interview in which he said the ies. The Associated Press

president threatened to cut off funding to California, saying the state "in many ways is out of control."

The first comment was evidence that the administration intended the executive order to apply broadly to all sorts of federal funding, and not a relatively small pot of grant money as the Department of Justice had argued, the judge said.

The second statement showed the two California governments that sued to block the order — San Francisco and Santa Clara County — had good reason to believe they would be targeted, Orrick said.

Trump reacted to the decision on Twitter on Wednesday morning, calling the decision "ridiculous" and saying he would take his fight to the highest court, tweeting: "See you in the Supreme Court."

The government hasn't cut off any money yet or declared any communities sanctuary cit-

White House weighs pulling out of NAFTA

The White House is telling U.S. media that it's mulling a notice of withdrawal from NAFTA, applying shock treatment on other parties to get cracking on negotiations under the threat of having the seminal trade deal obliterated.

Various media say Trump is considering detonating the trade equivalent of a nuclear option: An executive order to withdraw from the trade agreement, which would instill fear in members of Congress, industry and Canadian and Mexican trade negotiators.

The administration has complained lately that American lawmakers are dragging their feet on naming a trade czar and excessively slow in approving the 90-day legal notice to kick off negotiations.

It may now stir them to act. The White House has let it be known, through the Washington Post, Politico, and CNN, that President Donald Trump is considering an executive order threatening withdrawal, and the New York Times reported late Wednesday that he's actually leaning toward issuing that order.

Such a move might appear more dramatic than it actually is. THE CANADIAN PRESS

Giant rabbit's death adds to United's woes

United Airlines is reviewing its handling of a giant showcase rabbit that died after being shipped across the Atlantic from Britain on one of its flights, the latest in a growing list of customer complaints.

Distraught breeder Annette Edwards said a veterinarian had checked Simon — a three-footlong continental rabbit - shortly before he was placed on a United flight from London's Heathrow Airport to Chicago's O'Hare.

Edwards said Simon is the

offspring of Darius, which the Guinness World Records lists as the world's longest rabbit at 4 feet 3 inches (1.22 metres).

"Simon had his vet check just before getting on the plane," she said from Worcestershire in central England. "He was fit as a fiddle."

United spokesman Charles Hobart said the rabbit was moving around in its crate and appeared healthy when taken off the plane in O'Hare, waiting to be put on another flight to Kanat the company-run pet facility, Simon seemed to be sleeping. Shortly after that, a pet facility employee found the rabbit dead.

We won't know the cause of death, because we offered to perform a necropsy free of charge ... but the customer didn't want us to perform a necropsy," he said.

United had the second-highest level of animal deaths and injuries of any U.S. airline last year. Only Hawaiian Airlines was WOI'SE. THE ASSOCIATED PRESS



Simon, a three-foot-long continental rabbit, died on a United flight. CONTRIBUTED



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CHANTAL HÉBERT ON O'LEARY LEAVING THE RACE



Even if he had been fluently bilingual, Kevin O'Leary would still have been a leadership disaster waiting to happen.

Businessman Kevin O'Leary says he is pulling out of the campaign to succeed Stephen Harper because he is not convinced he could carry enough votes in Quebec to beat Justin Trudeau in the 2019 election.

Fair enough. But chances are he would never have had the opportunity to test that proposition in a general election. Or to verify his attending presumption that voters elsewhere in Canada would rally to his flag. Lack of traction in Quebec stood to stop his nascent political career in its tracks as early as next month's Conservative vote.

Polls done for his own organization as the membership drive was coming to an end last month showed that a Quebec wall stood between O'Leary and the finish line. That wall looked insurmount-

The reality-television star may have been the first choice of a plurality of Conservatives but he had little room to grow beyond that group. In Quebec — the province that counts for the second-highest number of leadership votes he could not earn the support of more than about one in 10 members.

That this should have come as a surprise to some of the seasoned backroom advisers who backed O'Leary's candidacy is testimony to their powers of collective delusion. There has not been a successful federal leader who could not speak French fluently since Pierre Trudeau won the

O'Leary's abrupt exit may have saddened more Liberals than actual Conservatives.

Liberal leadership in 1968.

But even if he had been fluently bilingual, O'Leary would still have been a leadership disaster waiting to happen. Up to a point, his shortcomings in French may have been the least of his liabilities — and a saving grave for the Conservative party.

For never has a leading candidate for the leadership of one of Canada's major parties brought so little policy depth to the task of applying

through fiscal blackmail. He seemed to think the division of powers between Ottawa and the provinces was determined by the whims of the prime minister of the day.

Had Quebecers given O'Leary the time of day long enough to fathom his vision of the federation, his support would have fallen to single digits. I can't think of a Conservative premier from Alberta — past or future who would put up with that

cases though, that relief is tempered by the notion that, in leaving, O'Leary may have cleared a path to victory for Maxime Bernier. His libertarian prescriptions may be as polarizing as O'Leary's persona.

The defunct O'Leary campaign recruited about 35,000 members. He is asking them to throw their support to Bernier. If they did, the result of the May 27 leadership vote would be a foregone conclu-



BOWING OUT Kevin O'Leary's departure from the Conservative leadership race makes the job Maxime Bernier's to lose, writes Chantal Hébert. THE CANADIAN PRESS

for the job of would-be prime

From the moment he entered the campaign, O'Leary consistently exhibited little understanding of the workings of government, the Constitution or for that matter the history of the party he was seeking to lead.

Joe Clark once described his vision of the Canadian federation as a community of communities. It is one of the rare parts of the former Tory prime minister's legacy that has survived his estrangement from the Conservative movement.

By contrast, O'Leary's concept of federalism was one that involved a punitive federal government imposing its will on its provincial partners approach.

O'Leary was never elected to office and he never seemed to think much of those who had done so, including his future Conservative seatmates.

He let it be known early on that he was unimpressed by the calibre of the people who sit in the Conservative caucus. The feeling was by all accounts mutual. The anybody-but-O'Leary movement was nowhere stronger than within the ranks of the MPs who would have had to serve under his leadership if he had won.

O'Leary's abrupt exit may have saddened more Liberals than actual Conservatives. Many of the latter are relieved that their party has dodged a bullet. In more than a few

sion.

But O'Leary's roots in the party are not deep and nor are those of many of his recently recruited supporters. Absent an organization to prod them into mailing their ballots, some may not bother to vote. A lot of others will follow their own guidance. One or more of his remaining rivals could still give Bernier a run for his money.

Still, there is no denying that as of now Harper's succession could be Bernier's to lose. As opposed to O'Leary, he does have a Quebec ace of sorts up his sleeve.

Chantal Hébert is a national affairs writer. Her column appears in Metro every Thursday.

Pope Francis fails to bring the thunder in **TED** Talk



Now that everyone is a thought leader, even the Pope is getting in on the inspirational slide-show business.

This week he gave a prerecorded talk at the annual TED Conference in Vancou-

It's a shrewd move for the Pope to join the thinkfluencer crowd. Last week, Metro reported that more and more religious groups are getting into the digital game, from a church that live-streams its services to an American imam who is popular on Snapchat.

Ex-Pope Benedict XVI joined Twitter in 2013, but the Vatican has since expanded their social-media outreach. Pope Francis joined Instagram last year, which he announced by tweeting, "I am beginning a new journey, on Instagram, to walk with you along the path of mercy and the tenderness of God." It's mostly inspirational quotes and sunsets, but sure, same difference.

Speaking as someone who once took a nap after the arduous journey of picking an Instagram filter, I'm a little embarrassed that Pope Francis is better at this than I am. I still think, however, that he could do more.

If he really wants to reach out to diverse audiences, how about a mix tape? I can see it already: Pope Franci\$ presents "What A Time To Be A Believer" with tracks

Steve Shrout

like Big Rings (For Kissing) and a freestyle Latin Mass. While he has already released a progressive rock album (yes, really), I think he could get more mileage from a collab with DJ Khaled.

Because, let's be honest: the Pope's TED Talk was underwhelming.

TED Talks are all about show-stopper moments cool science or key data points or emotional life stories — and this is the man who has an advantage over everyone. Instead of being a senior researcher who is trying to talk about visually resonant statistics and make people cry, the Pope has

The God I remember from vacation bible school - I had a thrilling childhood - doesn't do anything less than a full Las Vegas show.

And in the 18-minute-long speech, not once does he call upon the greatest magician's assistant one could have. He just chills behind a desk and asks us all to be better people. To whom do I have to pray in order to get a talking burning bush?

For example, in his TED Talk, he spoke directly to powerful people: "The more powerful you are, the more your actions will have an impact on people, the more you are called to be humble. If you don't, your power will ruin you, and you will ruin others.'

It's all good and well to tell people about humility but, in my humble opinion (See, I learned), a thunderbolt would have ensured that the message struck the

PHILOSOPHER CAT

by Jason Logan

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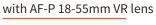
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METAILIFE



Your essential daily news

Nordstrom feels social media sting over \$425 muddy jeans

Rainbows help deal with loss

SOCIAL MEDIA

Photos prompt discussion of miscarriages, stillbirth

In the photo, Zoe is sleeping, like newborn babies do.

It looks like any other baby photo, but there's a special message. The newborn is draped in a multicolour blanket, to signify this is a "rainbow baby" — one that followed the storm of a miscarriage, stillbirth or infant death.

"She's such a bright spot in the middle of the grey clouds," said Zoe's mom, Olympia Grigg.

"Rainbow baby" is a new way of talking about an old phenomenon countless women have experienced: pregnancy after loss. Though there's still little public discussion of miscarriage and stillbirth, experts say sharing rainbow baby images, especially on social media, may help parents cope with complex emotions many encounter when a new pregnancy follows a past heartbreak.

After 22 weeks of pregnancy with her third child, a son already named Jacob, Grigg went into early labour. At a normal checkup in June 2015, Jacob had a heartbeat. Several hours later he did not. Jacob was stillborn.

After she delivered Jacob, she

and her husband left the hospital empty-handed, through a busy maternity ward where other families were celebrating.

"It was the worst walk I've ever taken," Grigg said. "I don't think anything that traumatic ever leaves you."

At nearly five months along, Grigg had been showing and everyone in her life knew she was pregnant. She had to explain to her two young sons there was no longer a baby in her belly.

The Grade 2/3 teacher became pregnant again in April 2016 but instead of just feeling elation, she held her breath. It was only when Zoe was born healthy could she exhale, said Grigg, 35. She asked her friend Joelle Mahepath, a newborn photographer, to take a few rainbow photos.

The image now hangs prominently on a living room wall. She likes talking about Jacob, though secrecy and silence still surrounds pregnancy loss, Grigg said

"I remember thinking, 'I don't know anyone this has happened to,' " she said. When she posted her sad news on Facebook, she received private messages from friends who had also miscarried but never discussed it.

Maternal mental health expert Dr. Simone Vigod, psychiatrist lead of the reproductive life stages program at Women's College Hospital, said labeling a "rainbow baby" can be a way to make a loss a more visible one.

"If it helps people get the support they need, to feel validated, or helps articulate their feelings," that may help with coping."

Miscarriage is often treated as a routine occurrence and some women feel they can't talk about it or openly grieve, said Dr. Gail Robinson, professor of psychiatry and obstetrics/gynecology at the University of Toronto and director of the women's mental health program for the University Health Network.

Conventional wisdom dictates not divulging a pregnancy until after 12 weeks, so family and friends may not know a baby was expected at all.

"It's often difficult to get sympathy," Robinson said. With pregnancy after a loss, complicated emotions may be running high: grief, anxiety about getting pregnant again, fears of losing another baby, happiness, relief, guilt.

The term "rainbow baby" hints at the mix.
TORSTAR NEWS SERVICE

1 in 5

According to the Society of Obstetricians and Gynaecologists of Canada, miscarriage occurs in up to one in five pregnancies. Stillbirths are rarer, at less than one per cent of live births.







Some parents drape newborns in multicolour blankets or clothing to signify this is a "rainbow baby" — one that followed the storm of a miscarriage, stillbirth or infant death. CONTRIBUTED

DE

Jonathan Demme directed Silence of the Lambs and Philadelphia. AP FILE

OBITUARY

Jonathan Demme, Oscar-winning director, was 73

Jonathan Demme, the eclectic, ever-enthusiastic filmmaker behind the Oscar winners The Silence of the Lambs and Philadelphia, and the director of one of the most seminal concert films ever made, the Talking Heads' Stop Making Sense, has died. He was 73.

Demme's publicist, Annalee Paulo, said Demme died Wednesday morning in his New York apartment, surrounded by his wife, Joanna, and three children. Demme died from complications from esophageal cancer, she said.

Demme broke into movie-

making under the B-movie master Roger Corman in the early 1970s. The Silence of the Lambs, the 1991 thriller starring Anthony Hopkins as Hannibal Lecter and Jodie Foster as an FBI analyst, brought him a new level of fame. The film earned him a directing Oscar, as well as best picture. Hopkins and Foster also earned best acting trophies for their roles.

The Silence of the Lambs, however, was an outlier in his filmography, which was scattered across comedy, drama and music. His screwball comedy Something Wild starred Jeff

Bridges and Melanie Griffith. Philadelphia, with Tom Hanks and Denzel Washington, was one of the first major Hollywood films to confront the AIDS crisis.

Demme last year released his latest concert film, Justin Timberlake and the Tennessee Kids, on Netflix. Timberlake, a passionate fan of Stop Making Sense, sought out Demme to direct it.

"I've come to believe, and I kind of felt this when we did Stop Making Sense, that shooting live music is kind of like the purest form of filmmaking,"

Demme told The Associated Press.

"There's no script to worry about. It's not a documentary, so you don't have to wonder where this story is going and what we can use. It's just: Here come the musicians. Here come the dancers. The curtain goes up. They have at it and we get to respond in the best way possible to what they're doing up there"

Demme made numerous films with Neil Young as well as a documentary of Spalding Grey's monologues and a film with the singer-songwriter Robin Hitchcock.

"Jonathan was a born moviemaker: He loved people and he loved filming them. Fictional or actual, he caught so many lives and glimpses of lives and framed them for others to enjoy," said Hitchcock. "Jonathan was a true keeper of souls, and now we must celebrate his."

Demme most recently directed an episode of the Fox police drama Shots Fired, scheduled to air Thursday. Demme also completed a film for the Rock and Roll Hall of Fame, to debut July 1.

THE ASSOCIATED PRESS

metr

Entertainment

Thursday, April 27, 2017



Inspired by her own DNA test, Claire Cameron has been captured by similarities between us and Neanderthals. She even sees childbirth as something "primal and raw as it was 40.000 years ago." CONTRIBUTED

Neanderthals, our ancestors

BOOKS

Our hunched, hairy cousins are a lot like us in new book

Sue Carter For Metro Canada

When Toronto author Claire Cameron took a DNA test designed to identify a person's ancient ancestry, she discovered that she is 2.5 per cent Neanderthal. The Toronto author was a little disappointed, as she had hoped for 4 per cent, the highest average trace of the DNA generally found in humans.

Although the last Neanderthals walked the Earth 40,000 years ago, the common belief for the past 150 years was that Homo sapiens killed off our hunched, hairy cousins, and there was certainly no comingling or sex involved. That is, until 2010, when a group of microbiologists led a project to sequence the Neanderthal genome, and discovered that indeed, the two groups had interbred.

Although scientists refused to speculate about how these relationships came to be, it fuelled Cameron's imagination.

"It was frustrating because you could see there was this big juicy story there," she says. "How the two groups could make contact, and under what conditions would they make contact without killing each other on sight?" Cameron realized that answering her hypothetical question would require a great deal of study, and so she spent five years scouring textbooks and any other materials she could find.

Her new novel, The Last Neanderthal, follows two narratives, set 40,000 years apart. There's Girl, the eldest daughter in a small matriarchal group led by Big Mother. A skilled hunter with a nurturing instinct, Girl is focused on survival for her family.

The second narrative follows pregnant archaeologist Rosamund Gale, who is leading an excavation in France where she discovered Homo sapien and Neanderthal bones together within an intimate proximity. Rose, facing the physical deadline of pregnancy and pressures from her museum employers, becomes obsessed with finishing the dig before giving birth.

"I'm using the modern story to comment on how we have definitely made advances, but we've also put women who are trying to survive and feed themselves by making money in a difficult position," says the self-declared feminist. "When you contrast that to ancient times, you can see that this is a choice, rather than something that's inevitable because of our biology."

JOHANNA SCHNELLER WHAT I'M WATCHING

Dear White People is a study in nuance

THE SHOW: Dear White People, \$1, E4

THE MOMENT: The intersection

As freshmen at their posh, mostly white university, Samantha (Logan Browning) and Coco (Antoinette Robertson) bonded over jokes: what they'd like to say to white people. Then Sam joined the Black Students Union, while Coco pledged a sorority. That tension explodes after Sam (who is

biracial) accuses Coco of "overdrawing your bank account for that weave."

"You're the girl who didn't learn she was black until Beth Wheeler left you out of her second-grade sleepover because you'd be 'the only one,'" Coco says. "But with me, there is no confusion. People take one look at my skin and assume I'm poor or uneducated or ratched. So yeah, I tone it down. Make my-

self more palatable. What's so wrong with that?"

"Dear White People, you made me hate myself as a kid, so now I hate you and that's my secret shame," Coco accuses Sam.

"Dear White People, if you wanted to demoralize us with your European beauty standards, mission accomplished," Sam counters.

The Internet haters who perceived this series as one long scolding could not be more wrong. It's a study of endless nuance. Yes, it addresses white privilege because it addresses everything: how hue affects perception; the politics of interracial dating, and so on.

The show streams on Netflix.

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.





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HEALTH AND WELLNESS

SPRING: A SIGHT FOR **SORE EYES**

The advent of spring and summer can be a sight for sore eyes — especially those who are weary of the winter. But sometimes those "sore eyes" can suffer from itching, burning, and other irritating conditions thanks to seasonal allergies.

"The cause of allergies is allergen particles. These particles, like pollen for example, trigger a special part of the immune system, which causes it to release tiny chemicals called histamines into the surrounding tissue," explained Dr. Sheldon Butler, from Rideau Optometric. "Histamines then attach to the surface of the cells in different tissue types. A variety of symptoms can occur dependent on the tissue to which they attach.

'The most common symptoms of allergies are itching, redness, watering, burning,



and dry/scratchy feeling."

Though irritating, allergies generally aren't damaging to the eyes, Butler added and can sometimes be treated with overthe-counter (OTC) treatments, including allergy drops. But these drops should be used on a limited basis, he said.

"Unfortunately in addition to the allergy

medication, they usually contain something called a vasoconstrictor. This vasoconstrictor temporarily gets rid of redness, but it can be dangerous for people with certain ocular/systemic health problems," he explained. "These OTC drops are not intended for more than 72 hours of use, and can actually increase eye redness if used for longer periods."

If you are concerned that your allergies are impacting your eyes, or something doesn't feel right, Butler encourages patients to seek out the care of an optometrist whenever anything feels out of the norm with regards to their eyes.

"It is important to note that allergy symptoms can be similar to other ocular health issues such as infection [conjunctivitis] or more serious conditions such as uveitis and iritis. It is always best to seek professional advice rather than self-medicating," he said. "Often, patients describe allergy symptoms during their routine eye examination, and multiple options can be discussed, depending on the severity of the allergies.

"The majority of ocular allergy symptoms can be effectively, and very safely, controlled with a once-daily dosing of prescription allergy drops. Discuss it with your optometrist to determine whether this is an appropriate option for you."

PROTECT YOUR EYES — AND LOOK GREAT DOING IT

Sunglasses can make a significant fashion statement, but beyond just looking good, they have a positive impact on your ocular health all year long.

"Sunglasses protect the eyes from ultraviolet [UV] damage," explained Dr. Crystal Chan, from Rideau Optometric. "UV damage over time leads to cataract development, which is the clouding of the lenses inside the eyes, and increases the risk of macular degeneration, a disease that causes central vision loss."

Although sunglasses often make their appearance in the summer, Chan added that they should be a part of your wardrobe during all four seasons.

"People should be wearing sunglasses all year round, including the winter. Even though the sun is farther away during the winter, there is still UV exposure," she added. "In addition, many people are sensitive to the bright light and glare reflecting off the snow in the winter, and sunglasses make their eyes much more comfortable. In fact, it is even important to wear sunglasses on cloudy days, as UV light penetrates cloud cover."

Though buying sunglasses through your optometrist can help ensure you're getting the right glasses for your personal needs, Chan said the glasses offered elsewhere can serve in a pinch.

"All sunglasses sold in stores are supposed to comply to safety standards, which require 100 per cent UV protection," she said. "However, the quality of the lenses, which affects the quality of vision, is price dependent. For instance, the lenses and frame quality in a pair of sunglasses purchased from a dollar store will be inferior to those purchased from an optical store or optometrist."

To help promote lifelong ocular health, Chan explained that it is important to start wearing sunglasses at a young age - sunglasses aren't just for adults and are incredibly beneficial to youth. "Early UV protection is key for prevention of ocular problems stemming from UV damage," she said. "Therefore, it is very important for children to also wear sunglasses, particularly because they tend to spend a lot of time outdoors.



Ultraviolet protection

You may know that it's important to have ultraviolet protection or you may see glasses that are described as having polarized lenses, but what does that actually mean for your eyes and the glasses you choose?

There are different types of UV light, and it is important to protect the eyes against UVA and UVB rays, which consist of wavelengths up to 400nm," explained Dr. Crystal Chan, from Rideau Optometric. "Look for labelling that indicates 100 per cent UV protection or UV 400."

Polarized lenses can help you see more clearly in many conditions.

"Polarized sunglasses provide an additional filter that helps to remove glare and reflections from water surfaces," she said. "This makes them ideal for driving, especially when there is a wet slick on the road in the winter, and for water activities, including fishing and boating."

For more information or to book an appointment, visit rideauoptometric.com.

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In 2014-2015 alone, two million Ontarians were prescribed Opioids of which 27 per cent were Oxycodone, according to the Narcotics Monitoring Service of Canada. And in a recent survey, 17 per cent of Canadians reported using illegal Cannabis versus 12 per cent in the USA and 7 per cent in England.

"Given these stats we are seeing with drug use, there is an increasing need for a timely, and accurate method to detect these substances to assist employers in ensuring a safe and drug free workplace," says Onepointscreen compliance officer Dr. Thinesh Sarma.

"That is why Onepointscreen is being used by companies in various industries to ensure employees are meeting safety requirements, including factory workers, truck and school bus drivers, municipal workers and educators."

There is a wide spectrum of uses for these drug screening tests ranging from pre-employment, random employee testing, to parents wanting to test their children.



CONTRIBUTED

"Recently, we had a gentlemen requiring urgent drug testing results as mandated by his legal team on a Friday, and with many other centers closed for the weekend, we were able to take him in right away and have his testing results within minutes." Sarma explains.

Onepointscreen is a member of the Drug and Alcohol Testing Industry Association and uses FDA and Health Canada approved "Rapid Response" diagnostic cassettes.

For more information, please visit onepointscreen.com.

GET TREATMENT FOR YOUR VARICOSE VEINS

Many people may not realize their heavy, tired achy legs are not the result of fatigue but something else entirely; varicose veins

Although they won't kill you, varicose veins can hurt and look unsightly, according to Dr. Lucie Beaupré.

"If you have a heavy, tired, aching feeling in the legs, that's the result of problems with the large veins at the back and on the inside of the leg, specifically the saphenous veins," Beaupré explains. "If you feel burning, tingling and numbness, the problem

likely lies with the small veins of the legs."

After specializing in phlebology for over 30 years now, Beaupré says family history accounts for an estimated 60 to 80 per cent of cases.

Obesity or the hormonal changes and extra weight of pregnancy may also increase susceptibility because they place more pressure on veins as well as workers who must stand on their legs for long periods of time.

However, there is treatment available. The tiny spider veins of legs and face can be eliminated by injections of a mild saline solution.

The treatment of choice for large varicose veins is Ultrasound Guided Injection.

According to Beaupré, when Ultrasound Guided Injection is chosen, about 95 per cent of cases of large varicies can avoid surgical procedure (stripping).

Beaupré says those suffering from the condition should seek treatment early and exercise to keep risk down.

For more information, please visit drbeaupreveinclinic.com.



DR. LUCIE BEAUPRÉ





SPRING-CLEANING YOUR SUPPLEMENTS

The Public Health Agency of Canada estimates that over 70 per cent of Canadians use complimentary and alternative health care therapies on a regular basis to stay healthy and improve their quality of life.

These therapies include vitamins and minerals, herbal products, homeopathic medicines, and other natural health prod-

All natural health products sold in Canada must go through the Natural Health Product Regulation Process set in place by Health Canada. Although the safety of the products is regulated, the use and recommendations of them is not.

Many people end up taking supplements based on the recommendations of friends or popular television shows without knowing their use and potential side-effets.

'Vast areas of research support the use of vitamin, mineral, and herbal supplements for specific conditions yet we find patients are taking either the wrong supplements, an improper form of the vitamin or mineral, or the wrong dose" states Dr. Emma Pollon-MacLeod, nat-

uropathic doctor at NutriChem. "There is nothing wrong with being on multiple natural health products as long as there is evidence to support their use for a condition and the form and dose are correct".

Naturopathic Doctors are licensed and regulated primary care practitioners who are experts in the fields of nutrition, vitamin and mineral supplementation and botanical medicine.

"A common example of supplement misuse is a B Complex. A subset of the population have a genetic variance that causes them to not be able to utilize certain types of B vitamins. These people can't just take any B-Complex, they will benefit from one that has methylated B vitamins in it," says Pollon-MacLeod.

NutriChem is a compounding pharmacy and clinic made of Naturopathic Doctors, Clinical Pharmacists and Holistic Nutritionist who focus on a patient's biochemistry to determine what supplements they should be taking or avoiding.

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"Many residents face long waiting times to see a compassionate doctor. We feel that this is unfair to the patients so it is our goal to offer the same services in just three days," he says.

In fact, 95 per cent of patients are processed within three days after a MMS receives a completed application.

Medical Marijuana Services offers members a consultation with a marijuana friendly doctor via Telemedicine from the comfort of their homes and accepts patients



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"Our centre is very unique because we offer a health and beauty combo and we are proud to have a strong, caring and experienced team," Singhal says. "We take pride in providing focused one-on-one treatment sessions in private treatment rooms with our practitioners."

Stayfit offers free consultations as well as both cervical and lumbar Spinal Decompression Therapy (SDT), custom orthotics, compression stockings and shockwave therapy, which is offered at very few other clinics.

Stayfit's in-home mobile physiotherapy services are popular for people who want to be



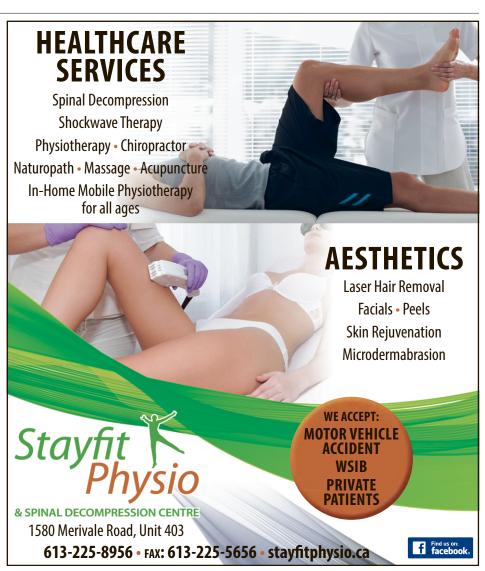
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treated in the comfort of their own homes.

"People are often busy in their lives and have little time to care for themselves, so we provide mobile physiotherapy service at their convenient times and location."

The clinic's registered aesthetician provides free consultations for laser hair removal, microdermabrasion, skin rejuvenation, chemical peels, oxygen infusion and much more. Please visit stayfitphysio.ca for more information or visit Stayfit Physio and Spinal Decompression Centre on Facebook for all of the latest deals, including the Spring Cleaning Deal oxygen facial with microdermabrasion for only \$99.







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MEET THE CONDO

Your essential daily news

Thoughtful communities by Mattamy

Venice, Los Angeles compound where Californication was filmed sold for record-breaking \$14.6M



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Project overview

Mattamy Homes' Half Moon Bay community is situated along the Jock River and is located conveniently close to Greenbank Road. New single, village and townhomes are currently being sold for occupancy in early 2018.

Housing amenities

Homes can include a one or two-car garage. The interior features hardwood floors, a gourmet kitchen and one and a half to three bathrooms. Mattamy Homes offers a wide range of available upgrades and customization options.

Location and transit

Minutes from the Chapman Mills Marketplace, residents have quick access to a variety of shopping, dining and entertainment options. A local transit route is also easily accessible and OC Transpo's Marketplace Station is the hub for several routes that serve the downtown core.

In the neighbourhood

Half Moon Bay is in an ideal area for those who enjoy the outdoors. The community offers its own parks and playgrounds and has several walking and biking trails nearby. Schools, recreation centres and commercial plazas are all in close proximity. JENNA GUILBEAULT/FOR METRO

• NEED TO KNOW

What: Half Moon Bay Builder: Mattamy Homes Location: Just off Greenbank Road

Building: Townhomes, village homes and singles **Models:** Two to four bedrooms, one and a half to three and a half bathrooms **Sizes:** From 1,100 to 3,218

square feet **Pricing:** Starting at \$242,990 **Status:** Now selling

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Sales centre: 3454 Green-

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Website: mattamyhomes.

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Designers on all the different uses of olive

Mid-century tones meet sculptural wood designs

Gnarled, brawny trunks, a crown full of silvery leaves and clusters of tiny green fruit give olive trees an Old World look. Designers have lately been warming to the tree, its wood and olive hues.

Outdoors, olives are hardy through zones 8-11 and zone 7 if you can protect them from wind. North of that, you'll need to bring them in for the winter.

Olives are fast growers and

prolific fruit-bearers outdoors. Don't over-water, prune the inside branches so the whole tree gets lots of light and increase the pot size after a year. Dwarf varieties are easy to grow in a pot or basket with good light.

Right now, Pottery Barn is offering fresh olive branches and dried lavender in an aro-

Olive wood

The wood's characteristics — its density and interesting grain pattern — have made olive furniture and accessories popular.

"There's a great sculptural quality to olive wood — a simple bowl becomes an elegant art piece," says New York City interior designer and artist Mike

Retailer Homegoods is offering a sphere crafted from olive wood, as well as a curvy side table and various bowls.

Olive wood serveware can be especially nice. A beautifully turned wooden spoon, with the grain curving about the form, is a sensuous tool. Williams-Sonoma has a collection of utensils and cutting boards.

The colours

Olive's place in mid-century modern palettes has made it a popular paint colour the past few seasons. It pairs well with other toothsome colours like chocolate, orange, raspberry,

cream and mustard.

"Olive tones are timeless, and green is an important colour in 2017," says Sue Wadden, colour marketing director for Sherwin-Williams. The company's Restless Olive packs all the punch of a zesty martini.

Olive pairs well with other woods, and with mid- and light-toned stains. Consider using the colour in family rooms, bedrooms and kitchens for a warm and welcom-

ing vibe.
"I like seeing olive green tones used with dusty pinks and navy blue," says Wadden. "Because olive is such a quintessential food colour, people enjoy a positive association with this colour, especially in the kitchen. Olive tones are great on cabinets and

A touch of olive

At Pottery Barn, vintage Turkish olive-gathering buckets, made of galvanized metal with symmetrical air vents, have a nice cottage-y look and can hold plants or other household items.

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Be prepared for builder mortgages

FINANCING

Building a home very different from buying one

Kristen Thompson

After owning two homes in two different provinces, we thought we were 'in the know' on the mortgage process. Then we found our dream property on an unfinished lot, listed the home we owned for sale, and quickly learned that the mortgage we needed to build a house was very different than the mortgage we needed to buy one.

With the real estate market being so hot, more and more people are considering ... building new homes as an alternative to jumping into the market," says Rob Regan-Pollock, president of the Mortgage Brokers Institute of B.C. and an educator for the Canadian Mortgage Brokers Association.

"As ideal as this idea sounds to intrepid do-it-yourselfers, there are important considerations when it comes to financing the building of your dream home."

The first thing to understand is that builder mortgages come with more stringent lender qualifications, because lenders face additional risks including a longer time horizon during the build (where market values can fall),



Kristen Thompson and family found their dream property on an unfinished lot, and built a home from there. CONTRIBUTED

general liability, cost overruns, and that the lender only has a partially completed home as collateral security.

Down payment: The fundamental difference between a standard and a builder mortgage is the down payment.

"Builder mortgages are advanced in stages throughout the building process," says Regan-Pollock, adding that they typically require a minimum of 35 per cent down on the value

of the lot. "This means ... 35 per cent of the land and building costs need to be set aside as down payment, rather than the minimum 5 per cent down for purchases of existing homes valued under \$1 million."

Lenders also want to ensure that you have sufficient funds to get your build to 'lock-up', which is when the roof, doors and windows are installed.

What if I have an existing mortgage?: The ability to port a mortgage into a build depends entirely on whether your current lender offers builder mortgages, says Regan-Pollock.

"Most deposit-taking lenders, such as chartered banks, offer builder mortgages. In such cases, it's possible that your existing mortgage can be rolled into a separate tier under a builder mortgage program. If a build is planned, it's important to mention this at time of purchase, as penalties will apply to break your mortgage if you cannot port it into a builder mortgage."

Penalties, which include having to pay three months interest on an outstanding balance, occur on closed mortgage contracts, adds Regan-Pollock.

It may also be possible to refinance your current home to access a down payment, and concurrently qualify for a new builder mortgage, but this depends on your resources and location.

"In this case we suggest a builder mortgage be arranged, completion, the old home is sold, and the mortgage be ported to the new home to save penalties."

What are the terms of a builder's mortgage?: The terms of builder's mortgages vary depending on the lender, says Regan-Pollock.

"What is common to all lenders is the rate of interest during construction is almost always based on Prime plus basis, depending on risk," he says. "Risk premiums vary between a 1 per cent to 3 per cent added to Prime."

During the construction process, applicants' minimum payments will be the interest.

Final words of advice: "Retain a good mortgage broker familiar with the nuances of builder mortgages," says Regan-Pollock. "Most acquisition and builds can take anywhere from one to two years, so having the right team who can assist at the relational versus transactional level is key."

A good mortgage broker could have helped lead our family down that road, explaining the different options available for moving from one type of mortgage to another.

Though, now complete, my husband likes to tell people this is our forever home, if it doesn't pan out to be, at least we know how to move forward if we ever want to build again, and maybe next time we'll hire a broker.

The long and short of it: a look at long-term vs. short-term mortgages

Interest rates have nowhere to go but up. No doubt you've heard that line if you've bought a home or had to renew your mortgage at some point in the past decade.

Most homeowners in Canada prefer fixed-rate terms for predictability and peace of mind, with five-year terms being the most popular.

For those looking for greater protection against (eventual) rising interest rates, a longer term may be worth a look. A 10-year fixed rate mortgage today can be had for as low as 3.69 per cent.

Another reason to consider a longer mortgage term: a safeguard against the possibility of a housing crash. What happens if prices fall 20 per cent or more in the next few years, wiping away your home equity before it's time to renew?

A 10-year term, while more expensive than a shorter term, does offer a double-dose of protection in case prices fall or interest rates rise substantially.

Certified financial planner Ed Rempel doesn't buy the safety argument, saying that the risk of rising interest rates is "hugely exaggerated" in the media and by the mortgage industry.

"Long mortgage terms are marketed as 'insurance' to protect against a possible rise in interest rates. But most people are not good at math and don't take into account the extremely low odds of a large rise, plus the huge cost of the insurance," says Rempel.

A five-year fixed rate mortgage costs around 2.64 per cent today, while a two-year fixed comes in at 2.29 per cent. Rempel says the difference doesn't sound like much, but on a \$300,000 mortgage this 0.35 per cent premium costs \$2,100 after tax for the first two years.

"This is expensive insurance to protect against a highly unlikely event," he says.

If long-term mortgages offer peace of mind (for a premium), a short-term mortgage — such as a one-or-two-year term - gives homeowners the opportunity to save money in exchange for a bit of uncertainty when it comes to future interest rates.

With a one-year term, for example, homeowners get more flexibility because they can renew their mortgage in 12 months instead of in three to five years. At that time they can renew into another oneyear term, lock-in to a longer-term fixed term, or take a variable rate at presumably a better discount than today.

Those who opt for a oneyear fixed rate can also lock-in their renewal rate in just six to nine months — they don't have to wait a full year.

So why don't more homeowners choose a one-year term? According to data from Mortgage Professionals Canada, just one in 16 borrowers take a one-year fixed rate mortgage.

Rempel says that's because people don't want the headache of renegotiating every 12 months. But it could be a mistake to give up that negotiating power, he suggests.

"From a financial planning perspective, I find that most people can benefit from some type of refinancing every two years," he says. ROBB ENGEN



Despite its popularity, the five-year fixed rate could be the least advantageous term for borrowers. Those looking to save the most money year-over-year may consider a short term of one-or-two years, while homeowners looking for maximum peace of mind could find comfort in a 10-year mortgage term.



Most homeowners in Canada prefer fixed-rate terms for predictability and peace of mind. ISTOCK



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Buy first and then sell? Or vice versa?

SOLUTIONS

The ins and outs of simultaneously buying and selling a home

Camilla Cornell

Ottawa urban planner Lisa Dalla Rosa, 36, had been a condo owner for six years when she made the decision to upgrade to a house. "I wanted a yard and a barbecue," she says. "Taking on a house was like growing up a little bit more."

So, just over a year ago, she bought an older three-bedroom with modern finishes. "It's still sort of downtown, but with a little more space," she says. The only problem: when Dalla Rosa put her condo up for sale, there were few bites. "And the people who were biting were offering way less than I was willing to sell it for," she says.

Dalla Rosa hadn't realized the condo market in Ottawa was "a bit soft." And that, she admits, caused her a lot of stress. Before making the decision to buy a new property and sell your old digs at the same time, she advises, "look into the market value of your home and understand how long similar properties have been on the market."

Saskatoon real estate agent Caroline Jacobucci agrees. There are "an abundance of properties" on the market in the Saskatoon area, she says. "So we always recommend that people sell their home first before shopping for another." And yet, in a seller's market like Toronto or Vancouver, waiting to buy until you've sold your previous home might not work. Bidding wars make it less likely you'll get the property you want at the price you're willing to pay. In that case, it might make more sense to buy first, and then sell your old home.



While looking to purchase a new property, Ottawa urban planner Lisa Dalla Rosa was struggling to sell her condo.

The type of property you're selling might impact your decision as well. "If clients have a condo to sell and they want

to buy a house, that is trickier," says Jacobucci. "Our condo market here is a bit saturated. We tell our clients to count on



Look into the market value of your home and understand how long similar properties have been on the market

Lisa Dalla Rosa, Ottawa urban planner

three to six months to sell."

Making your offer to purchase the new home "conditional" on the successful sale of the old one may ensure you're not stuck with two properties if you buy first. But, Jacobucci points out; you also risk losing the house you want, as sellers are more apt to go with a "firm" offer — or one without conditions.

Timing closing dates when you're both buying and selling can be a delicate dance as well. Ideally, you'd be able to move out of the old property and into the new one simultaneously, but in reality that can be difficult to orchestrate. "You don't want your client to be homeless," says Jacobucci.

Some buyers cope by arranging interim financing — also known as a bridge loan — to help them carry both properties until the sale of their previous home closes. Others may have to put furniture in storage and find a place to live until they can take possession of the new property.

Still others, like Dalla Rosa, come up with their own solutions. Unwilling to take less than market value for her condo, she ultimately kept both properties and now rents the condo to cover expenses.

"From a mortgage perspective, I definitely stretched myself," she says. But although she's not making any money by renting it out, ultimately she says, "someone is paying my mortgage down and in the end, I'll still have that property, as well as the house.

What to do with mortgage gap?



The mortgage gap is the difference between what you will pay and what you must prove you can afford to pay. ISTOCK

Ottawa's decision to tighten mortgage rules last year has created a gap that is affecting a lot of people, especially first-time homebuyers. Introduced by the federal government as a cushion for homebuyers when the rates start to climb, the so-called 'mortgage gap' is the difference between the lower current mortgage rate offered by banks and the much higher Bank of Canada posted rate for a five-year fixed mortgage based on which consumers must qualify, as new rules stipulate.

In other words, it's the gap between what you will to pay and what you must prove you can afford to pay. The difference

between the two is significant, which means some consumers, despite being able to pay at the real rate, may not qualify for the mortgage at the higher rate. On the other hand, those who do qualify will then need to plan out how best to use their leftover money once the real rate is factored in.

So what are homebuyers to do? Clay Gillespie, a financial advisor at Rogers Group Financial, in Vancouver, B.C., recommends buyers do some scenario testing when considering their mortgage options. "You should always look at what your mortgage payments would look like if interest rates climbed," he says.

"The mistake most people make is that they buy the house that they can afford with no wiggle room, so when interest rates go up, the only option they have is to increase the amortization

This, he adds, takes much longer to pay their house off and costs a great deal more money

Cory Papineau, a Winnipegbased financial advisor, expressed similar sentiments. The government-mandated use of a standardized rate for all mortgage approvals is a good thing as it builds a cushion should rates rise during a borrower's mortgage term, he says.

"Many borrowers may not think (a) rising rate is a possibility, but even a small increase on a large mortgage will chew into your bank account," says Papineau. "Also, calculations that help determine your mortgage debt capacity don't capture all financial obligations – cell phones, daycare expenses, food, home repairs — so a buffer helps [ensure] borrowers have the capacity to face expected and unexpected expenses."

The other positive, says Papineau, is the leftover money, resulting from the gap, which approved homebuyers may be able to invest or stock away. Here's how the math works.

The current rate that mortgage applicants must qualify for is 4.64 per cent. That means a payment of \$2,773 on a \$500,000 mortgage is what a borrower must have the capacity for, with a 5 per cent down payment, says Papineau. Considering most institutions' rates are in the 2.50 to 2.75 per cent range for a fiveyear fixed-rate mortgage, the payments would be \$2,275, using the upper rate for the calculation, generating a gap of nearly \$500 monthly, or \$6,000 annually.

Papineau says new homebuyers should squirrel away some of this money to meet unforeseeable expenses. "It's a general rule of thumb to set aside 1 per cent of the purchase price of your home each year for ongoing maintenance," he says. "You may not need to spend it every year, but having that money when the fridge dies or the roof leaks certainly alleviates some of the stresses of home ownership." VIKRAM BARHAT

NEST EGG

Homebuyers could also use funds to either invest or build a nest egg. "If you have not had the ability to maximize your tax-free savings account (TFSA), you can use these funds [to do so] for both short- and longterm goals," says financial advisor Cory Papineau.



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FINANCIAL FITNESS

Know how rate changes could impact your budget and overall lifestyle

Camilla Cornell

Last summer, with a baby on the way, Andrew Thompson and Marie-Andrée Furlong of Victoria, B.C., began looking for a home.

"We were in an 18-andover condo building," says Thompson. "And although I know that's kind of unenforceable, I didn't want to be in a legal battle with my neighbours.'

But neither did the couple want to bite off more than they could chew.

They were determined to put at least 20 per cent down on their mortgage so they could pay it down over 30 years, if necessary, and avoid the CMHC (Canadian Mortgage Housing Corp.) insurance fees for a high-ratio mortgage.

"The plan is to pay it down as aggressively as possible," says Thompson. "But we'd like to have a life and raise our kid on something other than cat food," Thompson says. "And you never know what will happen in future.'

The upshot: instead of buying in central Victoria, the couple chose a property just

outside the city in Saanich "where the market wasn't quite so hot." Their son Arlo (born a month ago) will have a backyard and even a tree house. And, even if interest rates go up, or one of them experiences a job change, Thompson and Furlong will have payments they know they can afford.

It's a wise approach, says Wade Stayzer, vice-president sales and service with Meridian Credit Union in St. Catharine's, Ont.

Under new rules introduced last fall, new homebuyers, who are required to get CMHC insurance, must stress test their mortgages essentially qualifying at an interest rate about 2 per cent higher than what is available on the market. The rules are intended to ensure that if mortgage rates rise, homeowners won't be forced to default.

But although the rules only apply to high-ratio mortgages (when you have less than a 20 per cent down



You don't want to be so house poor you can't furnish your house and you can't do anything else but stay home

Wade Stayzer, Meridian **Credit Union**

payment), Stayzer says stress testing your mortgage is a wise tactic for pretty much any homebuyer.

He suggests using Meridian's online mortgage calculator to test "how your mortgage would react to a 1 or 2 per cent change in interest rates and what impact that would have on your lifestyle and your financial fitness.'

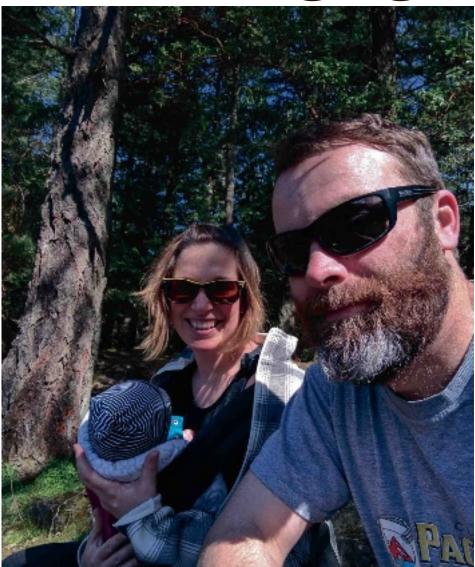
Regardless of how much a lender is willing to loan, says Stayzer, you should have a firm grasp on your budget and what you can really af-

"On top of your mortgage payment, there are a whole lot of other expenses associated with home ownership, from closing costs to property taxes, landscaping and maintenance costs, he says. "You don't want to be so house poor you can't furnish your house and you can't do anything else but stay home.'

You should also have access to either emergency funds or a line-of-credit in case there's a change in your income. "Ask yourself questions like: 'If I'm on mat leave for a year on a reduced income, what impact does that have?" Stayzer suggests.

Finally, protect your asset with mortgage insurance or cheap-term life insurance.

"The last thing you want your family to have to deal with if you're no longer on this earth is where they're going to live," says Stayzer. Even if you're young, you never know what will happen tomorrow."



Andrew Thompson and Marie-Andrée Furlong of Victoria, B.C., moved from a Victoria condo to a property just outside of the city to provide a house with a backyard for their newborn son, Arlo. CONTRIBUTED

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the penthouse to almost getting wiped out in the 80s' mortgage crash. It wasn't pleasant, it wasn't



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Written by Grant King,
President of MortgagesMadeEasy.com



Formidable foes in net

SENATORS-RANGERS

Pam FOR METRO

The Senators and Rangers met previously in the 2012 Stanley Cup Playoffs. Trailing the Rangers by 17 points in the regular season, the eighth-seeded Senators gave the No. 1-ranked Blueshirts all they could handle. The underdog Senators actually led the series 3-2 prior to succumbing in seven games.

all-time. Senators-Rangers edition comes

with its own set of storylines. Several of the cast of characters remain, six on each side to be exact, starting with the all-encompassing goaltending matchup — Senators Craig Anderson vs. Rangers Henrik Lundqvist.

Anderson certainly had his moments, positive and negative, in the opening series against the Bruins. However, the Masterton Trophy finalist has the ability to shut the door on the opposition when games are on the line. Anderson's .931 playoff save

percentage ranks third

Lundqvist will be a formidable foe for the Senators. One of three netminders to earn 30 or more victories in 11 seasons, Lundqvist was the Rangers' MVP in their sixgame series win over the

Canadiens — ranking third among first-round goalies with a miniscule 1.70 goalsagainst average and a stingy .947 save percentage.

Focus will also be on last July's swap of Mika Zibanejad for Derick Brassard.

^{ନ୍ନୀ} PLAY**୍**ମ FFS SECOND-ROUND PREVIEW

Brassard had a disappointing regular season for the Senators, compiling 39 points in 81 games. Known as "Big Game Brass" come playoff time, the Gatineau native is living up to his post-season moniker. Brassard leads the team with eight points. His emotional tying Game 2 marker won't soon be forgotten by Sens fans.

Zibanejad had a rough campaign of his own for the Rangers. Off to a quick start, the 24 year-old broke his left fibula Nov. 20. Zibanejad couldn't find consistency upon returning, notching nine goals in his final 37 appearances. However, the ex-Senator found his groove in the opening

round tallying four points, including the Game 5 overtime winner.

Searching for his third Norris Trophy, Erik Karlsson is king on the Senators blue line. With his extraordinary play at both ends of the ice, not only did the captain pick up six assists against Boston, he carried the team for large portions. This was astonishing, especially after admitting to skating with two hairline cracks in his left heel.

As was the case in 2012, the shutdown pairing of Ryan McDonagh and Dan Girardi lead the Rangers defence. While keeping Canadiens star Max Pacioretty off the scoresheet, Mc-Donagh averaged 26:45 of ice time in Round 1.

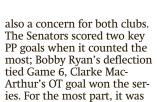
Girardi blocked 21 shots, playing three minutes per game above his regular season

The power play is

Goaltenders Henrik Lundqvist, left, and Craig

of .947 and .921 in the first round. GETTY IMAGES

Anderson posted respective save percentages



The Rangers currently sit at the bottom of the rankings with one goal in 15 opportunities. That's not good.

uneventful.

These are a few of the stories to watch in the Eastern Conference semifinal. Many





🛑 IN BRIEF

A successful return for Sharapova after 15 months

Looking relieved, Maria Sharapova went through her familiar routine of waving to the crowd and blowing kisses after winning her first match on her return from a 15-month doping ban on Wednesday.

The five-time Grand Slam champion and former No. 1 beat Roberta Vinci 7-5, 6-3 in the opening round of the Porsche Grand Prix.

'It was the best feeling in the world," Sharapova said about stepping on court again for a professional match. "I have been waiting for this a long

Tottenham beats Palace and trims Chelsea lead

Tottenham trimmed Chelsea's lead to four points again by edging past Crystal Palace 1-0 on Wednesday, with Christian Eriksen clinching the north London team's eighth successive Premier League

Top-scorer Harry Kane teed up Eriksen to unleash the dipping shot from around 25 yards in the 78th minute into the bottom corner of the net.

Tottenham's bid for a first title since 1961 rests on Chelsea dropping points on the five-game final stretch. THE ASSOCIATED PRESS

Kerr's back maladies are 'fixable': Warriors GM

Golden State Warriors general manager Bob Myers fully expects Steve



Steve Kerr

Kerr to find a solution debilitating health issues and be back on the bench without

GETTY IMAGES

being forced

out of coaching altogether because of complications from two back surgeries.

It just might not be right away. Myers says, "What he's facing is fixable."

The 51-year-old Kerr plans to be examined is away from the team until he feels well enough to return. THE ASSOCIATED PRESS

Grading of off-season trade will reach its peak

It may not be fair, but comparisons between Derick Brassard and Mika Zibanejad will be inevitable as the Ottawa Senators take on the New York Rangers in the Eastern Conference semi-

The Senators acquired Brassard and a seventh round pick in exchange for Zibanejad and a second-round pick in a big trade nine months ago. Now they are set to face off in the second round of the NHL playoffs, and measuring two centres against each other will likely be a persistent storyline throughout the series.

"He's a good player," said Brassard of Zibanejad. "The Rangers



Derick Brassard, left, and Mika Zibanejad GETTY IMAGES

got a really good, young centreman, but it's not about me and him here. It's two hockey teams going at it. I respect him as a player, as a person, but at the end of the day there's hockey trades happening every year and there's always players changing

That's not to say Brassard wouldn't love to beat his former team and earn some bragging rights.

'It's going to be special and I'm just planning on not changing anything and doing what I do best, but it is a little more special than usual," Brassard said. "We have a goal as a team and right now they're in the way. It doesn't matter if it's the Rangers or any other team around the league I'm going to try and do our best to try and advance."

When the Senators acquired Brassard in the off-season, general manager Pierre Dorion said Ottawa acquired a veteran player

who could not only help them get to the playoffs, but also help them win in the playoffs.

So far Brassard hasn't disappointed — at least in the post-season. During the regular season Brassard was underwhelming with 14 goals and 25 assists in 81 games, his lowest full-season point total since

In comparison Zibanejad had 14 goals and 37 points through 56 games before the 24-yearold missed over two months with a broken fibula suffered in November.

Despite the totals, Senators management and its coaching staff said they were pleased with Brassard's performance, and that from an analytics perspective, based on the team's own calculations, Brassard had been the Senators' best forward.

THE CANADIAN PRESS



He's an emotional guy and when there's emotion, when there's pressure, he's really good.

Guy Boucher on Derick Brassard

denly Susan"

10. Town in south-

ern Manitoba named

- MAKEITTONIGHT — — — Cheesy Roasted Pepper Penne



Ceri Marsh & Laura Keogh For Metro Canada

If you love the sweet flavour roasting gives to vegetables then you'll put this recipe on repeat.

Ready in 35 minutes

Prep time: 15 minutes Cook time: 20 minutes

Ingredients

- 500g penne
- 4 peppers (an assortment of red, yellow and orange)
- 2 shallots, sliced
- 1/4 cup olive oil, plus 1 Tbsp • salt
- •1 large clove garlic
- pat of butter
- 1/2 cup shredded Asiago cheese
- · big handful of fresh basil leaves, chopped

Directions

1. Preheat oven to 400 and

prepare a baking sheet with non-stick spray.

- 2. Dice peppers into bite-sized pieces and slice shallots into strips. Toss with 1 Tbsp of olive oil and salt. Roast until tender and browned, about 15 to 20 minutes.
- 3. In a big pot of salted water, prepare pasta according to package directions. Before draining, reserve 1/4 cup of pasta water.
- 4. Place drained pasta back into the pot over no heat. Stir in reserved water, about 1/4 cup oil and pat of butter. Using a micro plane, grate garlic into pasta.
- 5. Stir in the roasted peppers and cheese. Stir in basil and then sprinkle the top with a bit more cheese, serve and enjoy.

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CROSSWORD Canada Across and Down BY KELLY ANN BUCHANAN

2324

ACROSS 1. Allied group 5. Curve 9. 1931: The Good Earth novelist, Pearl _. _ 14. Prefix that means 'To the left' 15. Christian of 'Batman' movies 16. Vaclav _ (Playwright who was the President of Czechoslovakia in the early 1990s) 17. Santana song: Ways" 18. Pet bat on "The Munsters' 19. Ms. Graff of "Mr. Belvedere' 20. "White Flag" songstress 21. Co-couples event for dinner and a movie: 2 wds. 23. Use a debit card 25. Arctic knife 26. Fancily-uniformed cavalryman of 15thcentury Hungary 29. Sports: Wendel Clark was the first pick during it in '85: 2 wds. 34. Mr. Hawke 35. Sword fights 36. Scale's sixth sound 37. Currency in Oman 38. Lace-trimmed undergarments, for short 39. Chomp 40 Former 41. Sorts of freshwater fish 42. Army assistants 43. Depict 45. Canuck band, Fire

17

20

40 43 52 58 60 61 63 47. Pass on the infor-59. Ms. Falana 65. Singer of "The mation Sweetest Taboo" 60. _ truck 61. Exclusively

62. One-of-some

18

49. In sports, hands are held in a T-shape for one: 2 wds. 53. "On the Waterfront" (1954) actor, Lee J. _ 57. Pledges

in a delivery bag, for short 63. _-level position 64. Belonging to the singer of "Halo" 58. Read, in Quebec

DOWN

1. Was cut, did this 2. _ Strauss & Co.

16

19

 22

3. Roman love poet 4. Stupendous 5. Rules respecter

6. Really criticize: 2 wds. 7. Bryan Adams tune that goes "And the moon is out and the stars are bright...":

3 wds. 8. Music's Peaches &

after one of Norse deity Odin's sons 11. Iris's place 12. Rapper 50 13. Emily Carr book. _ Wyck 22. Quiet times 24. Criticize 26. Masada builder the Great 27. Handy 28. Herring-like fishies 30. "Who does he think __!?!" 31. Ms. Valli of "The Third Man" (1949) 32. Destined 33 This stuff 35. Coat, as with plaster . 38. Red Hot _ Peppers 39. Two-wheelers 41. In an unrefined way 42. _ Vos Prec (T.S. Eliot poetry volume) 44. Gum enjoyer 45. Garbage can areas downtown 48. Late's opposite 49. Sticky Scotch stuff 50. Mr. Lendl of tennis 51. State bordering Sask. 52. Clump of food 54. Eugene O'Neill's daughter 55. Norma's has a li'l 'Sunset' 56. Foundation

* IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

46. "Shallow _ '

(2001)

Aries March 21 - April 20 This month is an excellent time for you to buy wardrobe items for yourself. It's also a wonderful time to schmooze with others.

Taurus April 21 - May 21 You might want to cocoon at home more than usual or hide somewhere during the coming month, because solitude in beautiful surroundings will appeal to you. Enjoy the good life.

I Gemini May 22 - June 21 During the month ahead, you will be more involved with younger people and creative, artistic types than usual. Share your goals and dreams with someone.

Cancer June 22 - July 23 Relationships with bosses, parents and authority figures will be particularly warm and supportive for the next month. Some of you might strike up a romance with a boss.

Leo July 24 - Aug. 23 Travel for pleasure will appeal to you in the next month. Do something to get a change of scenery, because your appreciation of beauty will be heightened.

Virgo Aug. 24 - Sept. 23 Throughout the next month, gifts, goodies and favors from others will come your way. Lucky you! Keep your pockets open.

Libra Sept. 24 - Oct. 23 Relationships with partners and close friends will improve in the next month. This also is a good time to mend broken fences

Scorpio Oct. 24 - Nov. 22 Many of you will make your workspace more attractive during the next month. Some of you will get praise, and a few will get a raise!

Sagittarius Nov. 23 - Dec. 21 Romance, vacations, playful times with children, sporting events and the arts will be wonderful sources of fun for you in the next month. Make plans to enjoy yourself!

Capricorn Dec. 22 - Jan. 20 Go forward with redecorating plans for where you live during the next month. You also will enjoy entertaining at home.

Aquarius Jan. 21 - Feb. 19 You will notice more beauty in your daily world throughout the next month. You also will discover how much love there is in your everyday world.

H Pisces

Feb. 20 - March 20 Financial matters will bless you in the coming month. (You might boost your income in some way.) Many of you also will shop for beautiful things for yourselves and loved ones.

CONCEPTIS SUDOKU by Dave Green

9. Brooke of "Sud-

Every row, column and box contains 1-9

	5		9	4	6		2	
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YESTERDAY'S ANSWERS

Your daily crossword and Sudoku answers from the play page.

for more fun and metronews.ca/games



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8			6	2	9	4	5	1
6	5	4	3	1	8	9	2	7
1			5	4	7	8	3	6





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